

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA  
DURHAM DIVISION**

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In re:

**Andrea Lee Howell**

a/k/a Andrea Seydel, Andrea Lee Williams

S.S. No.: xxx-xx-0674

Mailing Address: 1904 Folsom Lane, Morrisville, NC 27560-

**Case No. 11-81047**

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Debtor.

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**NOTICE TO CREDITORS AND PROPOSED PLAN**

The Debtor has filed for relief under Chapter 13 of the United States Bankruptcy Code on June 28, 2011.

The filing automatically stays collection and other actions against the Debtor, Debtor's property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtor's proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 26, 2011

**LAW OFFICES OF JOHN T. ORCUTT, P.C.**

/s John T. Orcutt

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John T. Orcutt  
N.C. State Bar No. 10212  
Counsel for the Debtor  
6616-203 Six Forks Rd.  
Raleigh, N.C. 27615  
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (EASTERN OR MIDDLE DISTRICT - DEBT BUSTER)				Date: 5/27/11			
				Lastname-SS#: Howell-0674			
<b>RETAIN COLLATERAL &amp; PAY DIRECT OUTSIDE PLAN</b>				<b>SURRENDER COLLATERAL</b>			
Retain	Creditor Name	Sch D #	Description of Collateral	Creditor Name	Description of Collateral		
<b>ARREARAGE CLAIMS ON RETAINED COLLATERAL</b>				<b>REJECTED EXECUTORY CONTRACTS/LEASES</b>			
Retain	Creditor Name	Sch D #	Arrearage Amount	Creditor Name	Description of Collateral		
	N/A						
<b>STD - SECURED DEBTS (Retain Collateral &amp; Pay FMV OF Collateral)</b>							
Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	N/A						
<b>STD - SECURED DEBTS &amp; 910 CLAIMS (Pay 100%)</b>							
Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	N/A						
<b>ATTORNEY FEES (if unpaid part)</b>		Amount		<b>PROPOSED CHAPTER 13 PLAN PAYMENT</b>			
Law Offices of John T. Orcutt, P.C.		\$2,000		\$ <span style="border: 1px solid black; padding: 2px 10px;">99</span> /mo for <span style="border: 1px solid black; padding: 2px 10px;">36</span> months, then			
<b>SECURED TAXES</b>		Secured Amount		\$ <span style="border: 1px solid black; padding: 2px 10px;">N/A</span> /mo for <span style="border: 1px solid black; padding: 2px 10px;">N/A</span> months.**			
IRS Tax Liens				<div style="text-align: center;"><b>Definitions</b></div> <p>Sch D # = The number of the secured debt as listed on Schedule D.</p> <p>Int. Rate = Interest Rate = Trustee's rate = Till rate.</p> <p>Adequate Protection = Monthly 'Adequate Protection' payment amt.</p> <p>* = DMI x total no. of months of plan</p> <p>** = Plan duration is subject to "Duration of Chapter 13 Plan" provision.</p> <p>Chap13_Plan_Debt_Buster (rev. 2/22/07) © John T. Orcutt (Page 4 of 4)</p>			
Real Property Taxes on Retained Realty							
<b>UNSECURED PRIORITY DEBTS</b>		Amount					
IRS Taxes		\$875					
State Taxes							
Personal Property Taxes				<div style="text-align: center;"><b>Other Miscellaneous Provisions</b></div> <div style="border: 1px solid black; height: 40px; margin-top: 5px;"></div>			
Alimony or Child Support Arrearage							
<b>CO-SIGN PROTECT (Pay 100%)</b>		Int. %      Payoff Amount					
N/A							
<b>GENERAL NON-PRIORITY UNSEC</b>		Amount to Pay*					
DMI = <span style="border: 1px solid black; padding: 2px 10px;">None(\$0)</span>							

## **CERTIFICATE OF SERVICE**

I, Charlene Ennemoser, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II  
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

**All the creditors set forth on the mailing matrix filing in this case.**

/s Charlene Ennemoser

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Charlene Ennemoser

Employment Security Commission  
Attn: Benefit Payment Control  
Post Office Box 26504  
Raleigh, NC 27611-6504

NC Department of Revenue  
c/o Reginald S. Hinton  
Post Office Box 25000  
Raleigh, NC 27640-5000

Kohls\*\*  
Post Office Box 3043  
Milwaukee, WI 53201-3043

Credit Bureau  
Post Office Box 26140  
Greensboro, NC 27402

Chase/Amazon  
PO Box 15298  
Wilmington, DE 19850

Law Offices of John T. Orcutt  
6616-203 Six Forks Road  
Raleigh, NC 27615

NC Child Support  
Centralized Collections  
Post Office Box 900006  
Raleigh, NC 27675-9006

Child Support Enforcement  
Post Office Box 20800  
Raleigh, NC 27619-0800

NC Department of Justice  
for NC Department of Revenue  
Post Office Box 629  
Raleigh, NC 27602-0629

Equifax Information Systems LLC  
P.O. Box 740241  
Atlanta, GA 30374-0241

Durham County Tax Collector  
Post Office Box 3397  
Durham, NC 27701

North Carolina Dept of Revenue\*\*  
Post Office Box 1168  
Raleigh, NC 27602-1168

Experian  
P.O. Box 2002  
Allen, TX 75013-2002

GEMB/Haverty's  
Post Office Box 103104  
Roswell, GA 30076

Sears  
Post Office Box 6282  
Sioux Falls, SD 57117-6282

Trans Union Corporation  
P.O. Box 2000  
Crum Lynne, PA 19022-2000

GEMB/Wal-Mart  
Post Office Box 103104  
Roswell, GA 30076

US Attorney's Office (MD)\*\*  
Middle District  
Post Office Box 1858  
Greensboro, NC 27502-1858

ChexSystems  
Attn: Consumer Relations  
7805 Hudson Road, Ste. 100  
Woodbury, MN 55125

Ginny's  
1112 7th Avenue  
Monroe, WI 53566-1364

Wilson Property Management, Inc.  
d/b/a WPM  
11200 Salem Glen Lane  
Raleigh, NC 27617

Internal Revenue Service (ED)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346

HSBC Card Services  
Post Office Box 80084  
Salinas, CA 93912-0084

US Attorney's Office (ED)\*\*  
310 New Bern Avenue  
Suite 800, Federal Building  
Raleigh, NC 27601-1461

Internal Revenue Service (MD)\*\*  
Post Office Box 7346  
Philadelphia, PA 19101-7346